

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NATHAN JANNEY
KIMBERLY JANNEY
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-24851 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/01/2017 and confirmed on 2/9/18 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		101,972.00
Less Refunds to Debtor	873.55	
TOTAL AMOUNT OF PLAN FUND		101,098.45

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,201.00	
Trustee Fee	4,596.64	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,797.64

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2526	0.00	72,374.47	0.00	72,374.47
	CARRINGTON MORTGAGE SERVICES LLC Acct: 2526	15,004.97	15,004.97	0.00	15,004.97
	ONE MAIN FINANCIAL GROUP LLC A/S/F C Acct: 4141	2,354.81	2,354.81	196.58	2,551.39
					89,930.83

Priority					
	LAWRENCE W WILLIS ESQ Acct:	0.00	0.00	0.00	0.00
	NATHAN JANNEY Acct:	0.00	0.00	0.00	0.00
	NATHAN JANNEY Acct:	873.55	873.55	0.00	0.00
	WILLIS & ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	LAWRENCE W WILLIS ESQ Acct:	3,201.00	3,201.00	0.00	0.00

*** NONE ***

Unsecured					
	DUQUESNE LIGHT COMPANY(*) Acct: 1430	3,677.62	948.90	0.00	948.90
	CAPITAL ONE** Acct: 9453	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC, ASSIGNEE Acct: 0316	0.00	0.00	0.00	0.00
	COMENITY BANK Acct: 8994	0.00	0.00	0.00	0.00
	COMENITY BANK Acct: 2193	0.00	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 0512	297.82	76.84	0.00	76.84
	LVNV FUNDING LLC, ASSIGNEE	615.58	158.83	0.00	158.83

17-24851 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6325				
	CAPITAL ONE NA**	509.09	131.36	0.00	131.36
	Acct: 4203				
	LANE BRYANT	0.00	0.00	0.00	0.00
	Acct: 8994				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 6325				
	MABT GENESIS RETAIL	0.00	0.00	0.00	0.00
	Acct: 1424				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 3030				
	NATIONAL RECOVERY AGENCY GROUP**	0.00	0.00	0.00	0.00
	Acct: 7835				
	PRA RECEIVABLES MANAGEMENT LLC - /	6,959.75	1,795.75	0.00	1,795.75
	Acct: 6348				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5913				
	THINK CASH FDB++	0.00	0.00	0.00	0.00
	Acct: 6899				
	COLUMBIA GAS OF PA INC(*)	71.08	18.34	0.00	18.34
	Acct: 0446				
	DIRECTV LLC BY AMERICAN INFOSOURC	335.83	86.65	0.00	86.65
	Acct: 2092				
	VERIZON BY AMERICAN INFOSOURCE LP	594.19	153.31	0.00	153.31
	Acct: 0001				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					3,369.98
TOTAL PAID TO CREDITORS					93,300.81

TOTAL CLAIMED
PRIORITY 0.00
SECURED 17,359.78
UNSECURED 13,060.96

Date: 01/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

NATHAN JANNEY
KIMBERLY JANNEY
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-24851 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Nathan Janney
Kimberly Janney
Debtors

Case No. 17-24851-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 27, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Nathan Janney, Kimberly Janney, 140 Sandy Drive, Clinton, PA 15026-1326
14769713	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216
15193290	+ FLAGSTAR BANK F.S.B., AS SERVICING ET.AL, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
14749890	+ Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14738453	Thinkcashfbd, Brandywine Commons Ii, Wilmington, DE 19803

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 28 2023 00:15:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
cr	Email/PDF: resurgentbknofications@resurgent.com	Jan 28 2023 00:16:58	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 28 2023 00:17:07	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 28 2023 00:15:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14738439	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2023 00:17:20	Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
14738438	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 28 2023 00:17:05	Capital One, Po Box 5253, Carol Stream, IL 60197-5253
14754527	Email/PDF: bncnotices@becket-lee.com	Jan 28 2023 00:29:37	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15563265	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 28 2023 00:15:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806-5948
14749878	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 28 2023 00:15:00	Comenity Bank-Bankruptcy Dept., Po Box 183043, Columbus, OH 43218-3043
14738440	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 28 2023 00:15:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14738441	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 28 2023 00:15:00	Comenitybk/hottopic, Po Box 182789, Columbus, OH 43218-2789
14749881	+ Email/PDF: creditonebknofications@resurgent.com	Jan 28 2023 00:16:54	Credit One Bank, Po Box 98875, Las Vegas, NV

District/off: 0315-2

User: auto

Page 2 of 4

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			89193-8875
14738442	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 28 2023 00:16:55	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14776424	Email/Text: G06041@att.com	Jan 28 2023 00:16:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14778775	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 28 2023 00:16:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14978660	^ MEBN	Jan 28 2023 00:07:59	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263
14738443	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 28 2023 00:15:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14780269	Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2023 00:17:21	LVNV Funding, LLC its successors and assigns as, assignee of NCO Portfolio Management, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14780482	Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2023 00:17:09	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14738444	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 28 2023 00:15:00	Lane Bryant Retail/soa, 450 Winks Lane, Bensalem, PA 19020-5932
14738445	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2023 00:16:59	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14753317	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 28 2023 00:16:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14738446	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 28 2023 00:16:00	Mabt - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
14738447	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 28 2023 00:16:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14738448	+ Email/Text: Bankruptcies@nragroup.com	Jan 28 2023 00:16:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14763867	Email/PDF: cbp@onemainfinancial.com	Jan 28 2023 00:17:01	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14738449	+ Email/PDF: cbp@onemainfinancial.com	Jan 28 2023 00:17:12	Onemain, Po Box 1010, Evansville, IN 47706-1010
14738450	+ Email/PDF: cbp@onemainfinancial.com	Jan 28 2023 00:17:01	Onemain Financial, Po Box 499, Hanover, MD 21076-0499
14871191	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 28 2023 00:16:58	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14738451	+ Email/Text: BKEBN-Notifications@ocwen.com	Jan 28 2023 00:15:00	Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
14738452	+ Email/PDF: gecsed@recoverycorp.com	Jan 28 2023 00:17:16	Synco/gap, Po Box 965005, Orlando, FL 32896-5005
14779640	Email/PDF: ebn_ais@aisinfo.com	Jan 28 2023 00:17:20	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
15385612	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 28 2023 00:15:00	WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 33

District/off: 0315-2

User: auto

Page 3 of 4

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		FLAGSTAR BANK F.S.B., AS SERVICING AGENT FOR PINGO
cr		Flagstar Bank, FSB
cr		PHH Mortgage Corporation
cr		PINGORA LOAN SERVICING, LLC
14749877	*P++	CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239, address filed with court:, Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
14749876	*+	Capital One, Po Box 5253, Carol Stream, IL 60197-5253
14749879	*+	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14749880	*+	Comenitybk/hottopic, Po Box 182789, Columbus, OH 43218-2789
14749882	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14749883	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14749884	*+	Lane Bryant Retail/soa, 450 Winks Lane, Bensalem, PA 19020-5932
14749885	*+	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14749886	*+	Mabt - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
14749887	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14749888	*+	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14749889	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
14749891	*+	Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
14749892	*+	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
14749893	*	Thinkcashfbd, Brandywine Commons Li, Wilmington, DE 19803

TOTAL: 5 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PINGORA LOAN SERVICING LLC bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor PHH Mortgage Corporation jblank@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lawrence W. Willis	on behalf of Joint Debtor Kimberly Janney ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Debtor Nathan Janney ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jan 27, 2023

Form ID: pdf900

Total Noticed: 38

Mario J. Hanyon

on behalf of Creditor FLAGSTAR BANK F.S.B. AS SERVICING AGENT FOR PINGORA LOAN SERVICING, LLC
wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Mario J. Hanyon

on behalf of Creditor PINGORA LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com

Thomas Song

on behalf of Creditor PHH Mortgage Corporation pawb@fedphe.com

TOTAL: 11